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When I get extra money, I know how to spend it wisely, keeping a balance between wants, needs, and my future. I know what to save and what to use right away.

I use my money to help me achieve my goals.

I understand how money works. I know how to divide my income, so I can buy what I need now and also save for other things that are important to me, like an emergency fund, vacations, and my retirement.

I use extra bonuses and income wisely too.

I know how to stretch my funds and help them grow. I make room in my budget for saving, spending, investing, and helping others.

I have financial goals that are clear and easy to follow.

I maintain effective money habits that help me reach my goals. I pay myself first for savings before I allocate funds for other items. I pay attention to bills and take care of them before due dates. I avoid late fees and penalties.

I take action with my money. I pay off my loans and debts as soon as possible. I put money away for rainy days with a reliable emergency fund. I invest regularly.

I make my family aware of our budget too. I teach my children to avoid extra debt. I give them lessons about using money.

Today, I focus on how I handle money. I am proud of the way I deal with extra income.

Self-Reflection Questions:

1. How can I use extra income wisely?
2. What can I teach my children about money?
3. How do I balance saving and spending?